

A3
--Capture- In payment card systems, the process used by a merchant to claim payment from an issuing bank via an acquiring bank. Capture is performed after goods and services are provided. Optionally, capture may be combined with authorization in the case where goods or services are provided at the time of authorization.--;

line 27, delete "In the context of SET Secure Electronic Transaction programs, data" and substitute therefor --Data--;

line 32, delete "Encryption software" and substitute therefor --Software--;

line 36, after "her", insert --payment--, delete "encrypted against piracy" and substitute therefor --handled securely,--.

Page 3, line 6, delete "digitally sign purchase requests" and substitute therefor --authenticate the cardholder--;

line 16, delete "encrypt a representation of the" and substitute therefor --sign a--;

line 17, delete "decrypt the representation of the message for signature verification" and substitute therefor --verify the signature--;

line 28, delete "(a)";

line 30, delete "and (b) for which a certificate can be issued from an authenticated certificate authority--.

Page 4, line 10, delete "is placed on the card issuer's" and substitute therefor /places
A4 some of the wallet function on a--;

line 28, after "104", delete ".".

Page 5, lines 14-15, delete in their entirety;

line 16, delete "not have an active role in each pyament" and substitute therefor

A5
--Some implementors of SET are providing "thin" wallets, where all or some of the wallet function are implemented in server systems rather than in consumer-controlled machines. Where the wallet servers are run by issuing banks, it would be desirable to have the wallet servers directly authorize transactions before they are submitted to merchants. This would save the time and complexity required when the merchants obtain authorization from issuers through the merchant's acquiring banks--;

line 26, delete "includes the feature" and substitute therefor --expands the role--.

Page 6, line 14, delete "authorizes" and substitute therefor --pre-authorizes--;

line 26, delete "The merchant may";

line 27, delete in its entirety.

Page 7, line 17, after "protocol," insert --and that pre-authorizes payments--.

Page 8, line 27, after "issuer," insert --thus enabling pre-authorization of payments--.

Page 9, line 13, delete "then authorizes" and substitute therefor --pre-authorizes--;

line 19, delete "it".

Page 10, line 3, delete in its entirety;

line 4, delete "consumer 202 waits) or later.";

line 30, after "protocol," insert --and that pre-authorizes payments--;

line 34, delete "the" (first occurrence) and substitute therefor --an example--.

Page 11, line 15, delete ^{the which one} "a consumer's";

line 16, delete "digital certificate and matching asymmetric digital signature, a is";

line 17, delete ^{the} "or asymmetric signature";

line 27, delete "the" and substitute therefor --The--.

Page 12, line 27, delete "the" (third occurrence) and substitute therefor --The--;

line 28, delete "the" and substitute therefor --The--.

Page 13, line 2, delete "then" and substitute therefor --Then--;

line 3, delete "then" and substitute therefor --Then--;

line 4, delete "then" and substitute therefor --Then--;

line 6, delete "then" and substitute therefor --Then--;

line 7, delete "then" and substitute therefor --Then--;

line 18, delete "eliminates" and substitute therefor --pre-authorizes payments, eliminating--.

Page 14, line 14, delete "credit".

Page 18, lines 12-13, delete paragraph indentation;

line 14, delete "Then" and substitute therefor --then--;